

# **EXHIBIT “E”**

# Trott & Trott

A PROFESSIONAL CORPORATION

HEADQUARTERS  
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THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.  
ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

April 8, 2011

Gantz Associates  
31555 W 14 Mile Rd Ste 209  
Farmington Hills, MI 48334-1287

RE: Larry Talton II  
28885 Ranchwood Dr Unit 7  
Southfield, MI 48076-2465  
T&T #337477F01  
Loan #22574967  
HUD #2619420222796

Dear Gantz Associates:

This office scheduled a meeting to discuss loan modification and loss mitigation options on December 06, 2010, relative to the above-referenced loan.

You have failed to satisfy one or more guideline requirements established by the investor on this loan. Consequently the lender and/or servicer cannot offer you a loan modification. As a result of the fact that the loan is ineligible for modification, this office is proceeding with foreclosure.

Should you have any questions please contact our office.

Sincerely  
Trott & Trott, P.C.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.